



Basic HECM Counselor Training Online

An online audio-visual basic training course for Home Equity Conversion Mortgage (HECM) counselors is now available. The 19-session course is based on the 2-day live basic training sessions developed and provided by the AARP Foundation's Reverse Mortgage Education Project for the U. S. Department of Housing and Urban Development (HUD) and delivered in partnership with the NeighborWorks Training Institute (NTI).

The online version includes downloadable training materials and has a total run time of 3.2 hours, not including time for trainees to complete homework assignments. Support for the development of this web-based basic HECM training course was provided by HUD through a grant to NTI and a sub-grant to the AARP Foundation.

The new online basic HECM counselor training course is available at www.brainshark.com. Below are instructions for viewing Brainshark presentations. On the next page are the URLs (web addresses) for accessing the basic HECM counselor training course.

Viewing Brainshark Presentations

- 1) Before viewing any presentation at www.Brainshark.com, please clear all the Cookies and Temporary Internet files from your system, as follows:
 - In your web browser go to "Tools" then "Internet options" OR click on the Start button, then Settings, Control Panel, and Internet Options.
 - In the "Temporary Internet Files" section click on "Delete Cookies" and "Delete Files".
 - Wait for the delete process to complete, then click on OK.
- 2) The best web browsers for viewing Brainshark presentations are Microsoft Internet Explorer (IE) version 4.01 SP2 and higher or Netscape Navigator version 4.08 or higher. (If, while viewing a presentation using any other browser, you reach a PowerPoint slide with no attached audio, close the presentation and then re-open it.)
- 3) **Before viewing any HECM presentation**, please watch "How To View a Brainshark Presentation" at: <http://www.brainshark.com/brainshark/vu/view.asp?pi=25557>

- 4) If you have any problems accessing this or any other Brainshark presentation, go to www.brainshark.com/systemcheck to test your system's configuration.
- Scroll to the bottom of the page and click on "Brainshark System Check Feedback".
 - Fill out the form. Under Problem Description, be sure to include the link to the presentation you are attempting to access and any error messages that may have been displayed. Then press "Submit".
 - Brainshark will analyze the problem and help you find a solution.

Viewing HECM Counselor Training

Now you are ready to watch the HECM Counselor Training course at www.brainshark.com. Listed below are its 19 sessions, the approximate length of each in minutes, and the URL (web address) for each. Just click on the URL or type it into your web browser. The total viewing time is 3.2 hours, not including time for completing homework and downloading materials.

- HECM Counselor Training 1 - Introduction & Overview (6:55 minutes)
www.brainshark.com/aarp/HECM_1
- HECM Counselor Training 2 - Introduction to Reverse Mortgages (6:14 minutes)
www.brainshark.com/aarp/HECM_2
- HECM Counselor Training 3 - Rising Debt & Falling Equity (14:37 minutes)
www.brainshark.com/aarp/HECM_3
- HECM Counselor Training 4 - Reverse Mortgage Insurance (12:45 minutes)
www.brainshark.com/aarp/HECM_4
- HECM Counselor Training 5 - Introduction to HECM (4:40 minutes)
www.brainshark.com/aarp/HECM_5
- HECM Counselor Training 6 - HECM Payment Plans (9:04 minutes)
www.brainshark.com/aarp/HECM_6
- HECM Counselor Training 7 - Analyzing HECM Payment Plans (3:49 minutes)
www.brainshark.com/aarp/HECM_7
- HECM Counselor Training 8 - HECM Software (10:57 minutes)
www.brainshark.com/aarp/HECM_8
- HECM Counselor Training 9 - HECM Calculations (10:38 minutes)
www.brainshark.com/aarp/HECM_9
- HECM Counselor Training 10 - HECM Interest Rates (6:45 minutes)
www.brainshark.com/aarp/HECM_10

- HECM Counselor Training 11 - HECM Loan Agreement (12:40 minutes)
www.brainshark.com/aarp/HECM_11
- HECM Counselor Training 12 - Other Home Equity Conversion Options (11:21 minutes)
www.brainshark.com/aarp/HECM_12
- HECM Counselor Training 13 - Analyzing Reverse Mortgages (11:33 minutes)
www.brainshark.com/aarp/HECM_13
- HECM Counselor Training 14 - Analyzing Reverse Mortgage Costs (18:57 minutes)
www.brainshark.com/aarp/HECM_14
- HECM Counselor Training 15 - Options Other Than Home Equity Conversion (12:47 minutes)
www.brainshark.com/aarp/HECM_15
- HECM Counselor Training 16 - HECM Counseling (13:03 minutes)
www.brainshark.com/aarp/HECM_16
- HECM Counselor Training 17 - HECM Counseling Content (11:30 minutes)
www.brainshark.com/aarp/HECM_17
- HECM Counselor Training 18 - Counseling Case Studies (9:55 minutes)
www.brainshark.com/aarp/HECM_18
- HECM Counselor Training 19 - Continuing Education (4:00 minutes)
www.brainshark.com/aarp/HECM_19